



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TENNESSEE 37243

NED McWHERTER
GOVERNOR

ELAINE A. McREYNOLDS
COMMISSIONER

M E M O R A N D U M

TO: All Property and Casualty Insurers

FR: Elaine A. McReynolds *EAM*
Commissioner

RE: Earthquake Coverage Endorsement

DA: August 22, 1990

The Department has received a number of inquiries recently indicating that some insurers are refusing to add earthquake endorsements to existing policies. It is reported that these insurers offer the coverage on new and renewal business but not mid-term.

Other endorsements are routinely added to policies mid-term. It does not appear equitable to refuse this coverage to this select group of insureds. Therefore, I urge those carriers engaging in this practice to cease and to begin offering earthquake coverage endorsements to all insureds requesting it, subject to normal underwriting rules.

EAM/cmf